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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Serial No. 09/669,303
Filing Date September 25, 2000
Inventor Sines et al.
Assignee eCardless Bancorp, Ltd.
Group Art Unit 3621
Examiner Unknown
Attorney's Docket No. CA67-004
Title: Customer Processing for Purchasing on the Internet Using Verified Order
Information

**COMBINED POWER OF ATTORNEY AND STATEMENT
ESTABLISHING RIGHT OF ASSIGNEE TO TAKE ACTION
PURSUANT TO 37 CFR § 3.73**

To: Box Non-Fee Amendment
Assistant Commissioner for Patents
Washington, D.C. 20231

From: Randy A. Gregory (Tel. 509-624-4276; Fax 509-838-3424)
Wells St. John P.S.
601 W. First Avenue, Suite 1300
Spokane, WA 99201-3828

eCardless Bancorp, Ltd., of Spokane, Washington, corporation organized under the laws of the State of Washington, certifies that it is the assignee of the entire right, title, and interest in the invention and patent application identified above, by virtue of an Assignment from inventor(s) Randy D. Sines and Randy A. Gregory, a copy of which is attached. Such assignment was executed March 18, 2003.

The undersigned has reviewed the attached Assignment and, to the best of undersigned's knowledge and belief, title to the U.S. patent application identified above is in the name of eCardless Bancorp, Ltd.

The undersigned is empowered to act on behalf of eCardless Bancorp, Ltd.

I hereby revoke all previous Powers of Attorney in this application.

As assignee and owner of all rights to the above-identified application, eCardless Bancorp, Ltd., hereby appoints the following attorney(s) and/or agent(s) to be attorney of record for said patent application and transact all business in the Patent and Trademark Office connected therewith: Randy A. Gregory, Reg. No. 30,386; David P. Roberts, Reg. No. 23,032; Mark S. Matkin, Reg. No. 32,268; Deepak Malhotra, Reg. No. 33,560; Mark W. Hendricksen, Reg. No. 32,356; David G. Latwesen, Reg. No. 38,533; George G. Grigel, Reg. No. 31,166; Keith D. Grzelak, Reg. No. 37,144; James D. Shaurette, Reg. No. 39,833; James E. Lake, Reg. No. 44,854; Donald B. Kenady, Reg. No. 40,045; Jennifer J. Taylor, Reg. No. 48,711; Robert C. Hyta, Reg. No. 46,791; and Satheesh K. Karra, Reg. No. 40,246; of Wells St. John P.S., 601 West First Avenue, Suite 1300, Spokane, WA 99201-3828; telephone (509) 624-4276, PTO Customer No. 021567.

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further, that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both under section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Send correspondence to: WELLS ST. JOHN P.S., 601 W. First Avenue,
Suite 1300, Spokane, WA 99201-3828. Direct telephone calls to: Randy A.
Gregory (509)624-4276.

eCardless Bancorp, Ltd.

Dated: March 18, 2003

By: Randy D. Sines
Name: Randy D. Sines
Title: Authorized Representative

ASSIGNMENT OF INVENTION(S) AND PATENT RIGHTS

PARTIES TO THE ASSIGNMENT

Inventors - Randy D. Sines, P.O. Box 30301, Spokane, WA 99223 and Randy A. Gregory, 601 West First Ave., Suite 1300, Spokane, WA 99201-3828 (hereinafter referred to as Assignors).

Assignee - eCardless Bancorp, Ltd., a corporation organized and existing under the laws of the State of Washington and having its principal place of business at P.O. Box 30301, Spokane, WA 99223 (hereinafter referred to as Assignee).

SUBJECT MATTER BEING ASSIGNED

Invention(s) and Patent(s) - Assignors are the owners of all right, title and interest in and to the following invention(s) and patent(s)/patent application(s):

- 1) Purchasing on the Internet Using Verified Order Information and Bank Payment Assurance, as described and claimed in U.S. Patent Application Serial No. 09/669,332 filed September 25, 2000, whose inventors are Randy D. Sines and Randy A. Gregory.
- 2) Bank Processing for Purchasing on the Internet Using Verified Order Information, as described and claimed in U.S. Patent Application Serial No. 09/669,337, September 25, 2000, whose inventors are Randy D. Sines and Randy A. Gregory.
- 3) Merchant Processing for Purchasing on the Internet Using Verified Order Information, as described and claimed in U.S. Patent Application Serial No. 09/669,302, filed September 25, 2000, whose inventors are Randy D. Sines and Randy A. Gregory.
- 4) Customer Processing for Purchasing on the Internet Using Verified Order Information, as described and claimed in U.S. Patent Application Serial No. 09/669,303, filed September 25, 2000, whose inventors are Randy D. Sines and Randy A. Gregory.
- 5) Setup Processing for Purchasing on the Internet Using Verified Order Information, as described and claimed in U.S. Patent Application Serial No. 09/669,333, filed September 25, 2000, whose inventors are Randy D. Sines and Randy A. Gregory.
- 6) Order File Processes for Purchasing on the Internet Using Verified Order Information, as described and claimed in U.S. Patent Application Serial No. 09/669,335, filed September 25, 2000, whose inventors are Randy D. Sines and Randy A. Gregory.
- 7) Validation Processing for Purchasing on the Internet Using Verified Order Information, as described and claimed in U.S. Patent Application Serial No. 09/669,334, filed September 25, 2000, whose inventors are Randy D. Sines and Randy A. Gregory.
- 8) Purchasing on the Internet Using Verified Order Information and Bank Payment Assurance, as described and claimed in U.S. Patent Application Serial No. 09/859,616 filed May 16, 2001, whose inventors are Randy D. Sines and Randy A. Gregory.

- 9) Purchasing on the Internet Using Verified Order Information and Bank Payment Assurance, as described and claimed in U.S. Provisional Patent Application Serial No. 60/379,846, filed May 10, 2002, whose inventors are Randy D. Sines and Randy A. Gregory.

Assignee is desirous of acquiring the entire interests in the invention(s) and in said Patent Application(s) and said Patent(s).

RIGHTS BEING GRANTED

In consideration of money paid and other good and valuable consideration, the receipt of which is hereby acknowledged, Assignors hereby sell, assign, and transfer to Assignee the entire right, title, and interest in the invention(s), and the full and exclusive right and title to such Patents, Patent Applications, patents which result from such Patent Applications, any Continuation Patent Applications which may be filed on the inventions, and reissues thereof.

Assignors hereby authorize and request the Commissioner of Patents and Trademarks to record eCardless Bancorp, Ltd., as the assignee of the entire right, title and interest in such invention(s), Patents and pending Patent Applications.

Assignors further agree to execute, at the request and expense of eCardless Bancorp, Ltd., such other formal documents as may be required to fully convey the interests transferred herein and will similarly execute any application papers required for the filing of any division, continuation or reissue of the Patents, Patent Applications, and any other applications filed on the inventions; and will generally do everything necessary or desirable to obtain and enforce proper protection for the inventions assigned hereby.

Assignor further assign to eCardless Bancorp, Ltd., the whole right, title and interest in the inventions disclosed in the Patents and Patent Applications throughout all countries foreign to the United States. eCardless Bancorp, Ltd., is hereby authorized to apply for patents, design patents, utility models and any other forms of protection relating to the inventions in its own name or names of inventors in countries where such procedures are proper; to claim the benefit of the International Convention; to file and prosecute International Applications relating to the inventions under the Patent Cooperation Treaty; and to file and prosecute applications relating to the inventions under the European Patent Convention and any other patent convention or procedure available. Assignors agree to execute applications relating to the inventions in those countries and under those conventions where it is necessary that the same be executed by the inventor, and to execute assignments of such applications and the resulting

Letters Patent to eCardless Bancorp, Ltd., , as well as all other necessary papers in relation to such applications and Letters Patent.

RANDY D. SINES

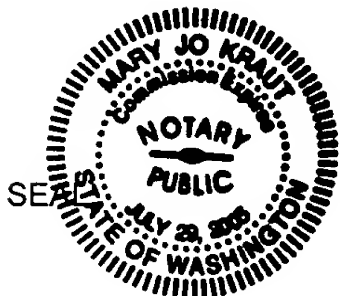
Date: March 18, 2003

By: *Randy D Sines*
Inventor

State of Washington

County of Spokane

I certify that I know or have satisfactory evidence that the person whose name is written above signed this instrument, and upon oath acknowledged it, acting as an individual to be his free and voluntary act for the uses and purposes mentioned in this instrument.



Mary Jo Kraut
Notary Public for the State of
Washington

Residing at: Spokane

RANDY A. GREGORY

Date: March 18, 2003

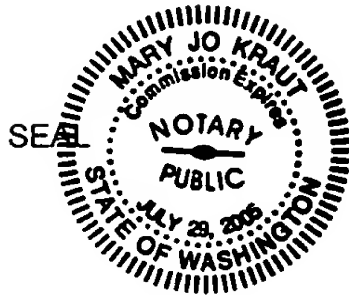
By: *Randy A Gregory*
Inventor

State of Washington

County of Spokane

I certify that I know or have satisfactory evidence that the person whose name is written above signed this instrument, and upon oath acknowledged it, acting as an

individual to be his free and voluntary act for the uses and purposes mentioned in this instrument.



Mary Jo Kraut
Notary Public for the State of
Washington
Residing at: Spokane



3621

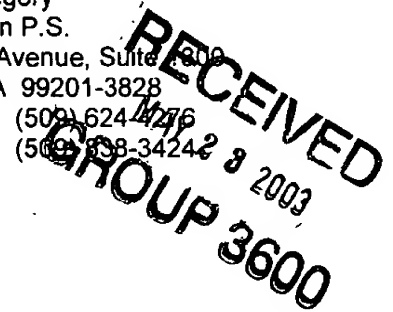
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Inventorship Sines et al.
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Group Art Unit 3621
Examiner John W. Hayes
Attorney's Docket No. CA67-004
Title: Customer Processing for Purchasing on the Internet Using Verified Order Information

Transmittal Letter and Certificate of Mailing

To: Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

From: Randy A. Gregory
Wells St. John P.S.
601 W. First Avenue, Suite 300
Spokane, WA 99201-3828
Telephone: (509) 624-4276
Fax: (509) 338-3424



Enclosed are:

1. PTO Return Postcard Receipt
2. Transmittal Letter with Certificate of Mailing included.
3. Combined Power of Attorney and Statement Establishing Right of Assignee to Take Action Pursuant to 37 C.F.R. § 3.73
4. Copy of Assignment from Inventors to ECardless Bancorp, Ltd.

☒ Small Entity Status is claimed.

☐ Large Entity Status Applies.

Deposit Account Authorization - The Commissioner is hereby authorized to charge payment of fees or credit overpayment to Deposit Account No. 23-0925 in connection with: any patent application processing fees under 37 CFR 1.17; and any filing fees under 37 CFR 1.16 for the presentation of extra claims.

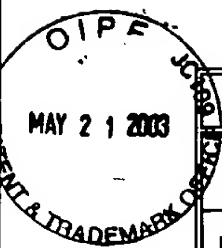
Date: May 19, 2003

By: Randy A. Gregory
Randy A. Gregory
Reg. No. 30,386

CERTIFICATE OF MAILING

I hereby certify the items listed above as enclosed are being deposited with the U.S. Postal Service with sufficient postage as first class mail in an envelope addressed to Mail Stop Non-Fee Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 the below-indicated date.

Date: 5/19/03
Signature: MaryJo Kraut
Name: MaryJo Kraut



APPLICANT'S CALCULATION OF TOTAL FEES DUE

FEE TYPES						Amount (\$)	
BASIC FEE (\$750/375)							
CLAIMS FEES	Number of Claims Remaining After Any Amendment	Minus the Larger		Equals	Times Rate (\$)		
		Number Allowed in Base Fee	Number of Claims For Which Fees Have Been Paid		Excess Claims For Which Fees Are Now Due	Large Entity	
Total Claims		20			18	9 =	
Indep. Claims		3			84	42 =	
EXTENSION FEES (\$) An extension of a shortened statutory time for response under 37 CFR 1.136(a) is requested as indicated or as necessary to maintain the pendency of this application.				1 Month	110	55	
				2 Month	410	205	
				3 Month	930	465	
				4 Month	1,450	725	
				5 Month	1,970	985	
Any Extension Fee Believed Needed							
ANY OTHER FEES							
TOTAL FEES OWED							0

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